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NOTICE OF ALLOWANCE AND FEE(S) DUE

22922 759n 10/08/2010 REINHART BOERNER VAN DEUREN S.C. ATTN: LINDA KASULKE, DOCKET COORDINATOR

1000 NORTH WATER STREET SUITE 2100

MILWAUKEE, WI 53202

EXAMINER AUGUSTIN, EVENS J

PAPER NUMBER ARTHMU

3621 DATE MAILED: 10/08/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/543,938	04/06/2000	Dushvant Sharma	6582-RCE	7936

TITLE OF INVENTION: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND PROCESSES

APPLN, TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(8) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$0	\$755	01/10/2011

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown

B. If the status above is to be removed, check box 5b on Part B -Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

or Fax (571)-273-2885

INSTRUCTIONS: This appropriate. All further indicated unless correcte maintenance fee notificat	form should be used f correspondence includir d below or directed oth ions.	or tran ig the l ierwise	smitting the ISSU atent, advance or in Block 1, by (a						nould be completed where correspondence address as rate "FEE ADDRESS" fo
CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)				F F	Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.				
22922 7590 1008/2010 REINHART BOERNER VAN DEUREN S.C. ATTN: LINDA KASULKE, DOCKET COORDINATOR 1000 NORTH WATER STREET				1	Certificate of Mailing or Transmission I hereby certify that this Fee(s) Transmital is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE TEE address above, or being facsimile transmitted to the USPTO (571) 273–2885, on the date indicated below.				
SUITE 2100 MILWAUKEE,	WI 52202			ſ					(Depositor's name)
MILWACKEE,	**1 55262								(Signature)
				L					(Date)
APPLICATION NO.	FILING DATE			FIRST NAMED INVENT	OR		ATTO	RNEY DOCKET NO.	CONFIRMATION NO.
09/543,938	04/06/2000			Dushyant Sharma			6582-RCE		7936
TITLE OF INVENTION									
APPLN, TYPE	SMALL ENTITY	ISS	SUE FEE DUE	PUBLICATION FEE DU	E PREV	V. PAID ISSUE	FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES		\$755	\$0	_	\$0		\$755	01/10/2011
EXAM	INER		ART UNIT	CLASS-SUBCLASS	╛				
AUGUSTIN, EVENS J 3621			3621	705-040000					
1. Change of correspondence address or indication of "Fee Address" (3: CFR 1.363). ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached. ☐ Tee Address' indication (or "Fee Address" Indication form PTO/SB/14; Rev 0.0-12) or more recent) attached. Use of a Custome Number is required. A SSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED O PLEAST. NOTE: Unless an assignce is identified below, no assign recordation as set forth in 37 CFR 3.11. Completion of this form is:			Correspondence tion form of a Customer		to 3 reg atively, ngle firm or agent) ittorneys be printe	(having as a and the name or agents. If i d.	memb es of up no nam	er a 2o to e is 3	ocument has been filed for
(A) NAME OF ASSIC	SNEE			(B) RESIDENCE: (CI	TY and S	TATE OR C	OUNT	RY)	up entity 🚨 Government
4a. The following fee(s) are submitted: Issue Fee Publication Fee (No small entity discount permitted) Advance Order - # of Copies				o. Payment of Fee(s): (F	d. card. Fon	m PTO-2038	is atta	ched.	shown above) ficiency, or credit any n extra copy of this form).
	SMALL ENTITY state	s. See	37 CFR 1.27.	☐ b. Applicant is no l					
NOTE: The Issue Fee and interest as shown by the r	Publication Fee (if requeords of the United Sta	uired) v tes Pate	rill not be accepted int and Trademark	from anyone other that Office.	n the app	dicant; a regis	stered a	ttorney or agent; or th	e assignee or other party ir
Authorized Signature									
Typed or printed name				Registration No					
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PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.



MILWAUKEE, WI 53202

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REINHART BO	ERNER VAN DEUF	AUGUSTIN, EVENS J		
	ASULKE, DOCKET C	ART UNIT	PAPER NUMBER	
1000 NORTH WA SUITE 2100		3621 DATE MAILED: 10/08/201	0	

Determination of Patent Term Extension under 35 U.S.C. 154 (b)

(application filed after June 7, 1995 but prior to May 29, 2000)

The Patent Term Extension is 902 day(s). Any patent to issue from the above-identified application will include an indication of the 902 day extension on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Extension is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability

Application No.	Applicant(s)				
09/543,938	SHARMA, DUSHYANT				
Examiner	Art Unit				
EVENS J. AUGUSTIN	3621				

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--All claims being allowable. PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

- This communication is responsive to 01/19/2010.
- The allowed claim(s) is/are 2-10,13,17,22-30,32-34,39,41-43,50 and 82-97.
- Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - b) ☐ Some* c) ☐ None of the: a) \square All
 - Certified copies of the priority documents have been received.
 - 2. Certified copies of the priority documents have been received in Application No. ___
 - 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received:

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

- A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
- CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) Including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date (b) I including changes required by the attached Examiner's Amendment / Comment or in the Office action of
 - Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of

each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6.

DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- 1. Notice of References Cited (PTO-892)
- 2 Notice of Draftperson's Patent Drawing Review (PTO-943).
- Information Disclosure Statements (PTO/SB/08). Paper No./Mail Date
- 4. ☐ Examiner's Comment Regarding Requirement for Deposit
- of Biological Material
- 5. Notice of Informal Patent Application 6 T Interview Summery (PTO-413). Paper No./Mail Date
- 7. ☐ Examiner's Amendment/Comment
- 8. X Examiner's Statement of Reasons for Allowance 9. ☐ Other

/EVENS J. AUGUSTIN/

Primary Examiner, Art Unit 3621

Application/Control Number: 09/543,938 Page 2

Art Unit: 3621

Status of Claims

1. Claims 1-6, 10, 11, 13, 18-23, 25, 26, and 28 have been allowed.

Reasons for Allowance

The application is allowable for the reasons set forth on pages 4-6 of the decision of the Court of Appeals for the Federal Circuit, which is hereby incorporated by reference.

Conclusion

- 3. Any comments considered necessary by Applicant must be submitted no later that the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance"
- Any inquiry concerning this communication or earlier communications from the
 Examiner should be directed to Evens J. Augustin whose telephone number is (571) 272-6860. The Examiner can normally be reached on Monday-Friday from 10:00 AM-7:00
- If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Andrew Fischer, can be reached at (571) 272-6779.

/EVENS J. AUGUSTIN/ Primary Examiner, Art Unit 3621